

# Tier 1 Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	67.8	24.9	22.9	20.1	24.7
Second Quintile	18.2	18.7	17.4	16.3	18.1
Third Quintile	15.8	16.0	15.1	14.6	15.8
Fourth Quintile	11.5	14.2	13.4	14.0	14.0
Fifth Quintile		12.0	11.4	12.3	11.9
Total	19.7	17.2	16.2	14.7	15.2

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Total Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	69.0	26.1	24.2	21.3	25.9
Second Quintile	19.5	20.0	18.6	17.5	19.3
Third Quintile	17.1	17.3	16.3	16.0	17.0
Fourth Quintile	12.7	15.5	14.7	15.5	15.3
Fifth Quintile		13.3	12.8	13.7	13.2
Total	21.0	18.4	17.5	16.0	16.4

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Equity Capital / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	37.6	18.7	15.3	17.4	18.1
Second Quintile	13.8	13.4	13.5	13.9	13.6
Third Quintile	11.5	11.8	12.0	12.2	12.0
Fourth Quintile	8.0	10.7	10.3	10.5	10.6
Fifth Quintile		9.1	8.5	9.1	8.9
Total	14.3	13.7	12.3	13.4	13.2

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Tangible Equity Capital / Tangible Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	37.6	18.3	15.0	13.4	17.4
Second Quintile	13.8	13.2	12.8	12.0	13.0
Third Quintile	11.4	11.6	11.0	10.8	11.5
Fourth Quintile	7.9	10.6	10.0	9.8	10.3
Fifth Quintile		8.9	8.4	8.2	8.7
Total	14.2	12.7	11.8	10.6	11.0

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Commercial Real Estate Loans / Tier 1 Capital by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	564.5	559.8	535.5	485.2	550.2
Second Quintile	340.9	455.8	390.8	410.0	429.2
Third Quintile	281.3	351.1	308.9	322.6	335.6
Fourth Quintile	117.8	292.7	259.9	266.7	281.6
Fifth Quintile		188.2	168.1	136.5	172.6
Total	276.9	351.3	304.2	241.1	262.7

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Construction and Land Development Loans / Tier 1 Capital by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	49.1	65.3	64.4	38.7	61.7
Second Quintile	24.0	37.7	35.2	19.5	35.1
Third Quintile	15.6	23.4	19.4	15.5	20.5
Fourth Quintile	0.0	11.2	10.4	10.8	11.2
Fifth Quintile		1.6	2.1	5.7	1.9
Total	18.5	25.8	25.2	18.7	20.5

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Insider Loans / Total Loans by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	9.4	5.9	2.2	0.7	5.2
Second Quintile	3.8	2.7	0.9	0.3	2.0
Third Quintile	0.4	1.2	0.4	0.0	0.6
Fourth Quintile	0.0	0.1	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	4.2	1.6	0.7	0.1	0.3

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

**Crystal Ratio by Quintile\***  
**[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]**  
**State Chartered Commercial and Industrial Banks**

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	53.8	61.3	44.8	31.0	52.7
Second Quintile	31.3	28.7	24.5	20.8	26.9
Third Quintile	10.8	18.3	16.4	17.7	17.8
Fourth Quintile	1.9	9.4	10.2	14.7	10.4
Fifth Quintile		2.0	3.8	6.7	2.7
Total	20.3	21.6	19.7	14.2	15.7

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.



# Noncurrent Loans & Leases / Total Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	5.8	8.5	6.2	4.6	7.5
Second Quintile	2.2	4.0	3.3	3.3	3.6
Third Quintile	0.9	2.1	2.3	3.0	2.3
Fourth Quintile	0.1	0.9	1.6	2.1	1.1
Fifth Quintile		0.1	0.6	1.0	0.2
Total	2.5	3.0	2.8	2.0	2.2

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Total Past Due Loans & Leases / Total Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	7.7	10.1	7.4	5.7	8.8
Second Quintile	3.8	4.9	3.7	4.1	4.4
Third Quintile	2.2	2.7	3.0	3.5	3.0
Fourth Quintile	0.5	1.4	2.0	3.0	1.7
Fifth Quintile		0.2	0.7	1.2	0.4
Total	3.6	3.6	3.3	2.7	2.9

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Reserves for Loans / Noncurrent Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	∞	∞	414.4	206.2	∞
Second Quintile	470.6	252.0	126.0	119.8	196.5
Third Quintile	119.8	123.3	92.7	85.5	106.8
Fourth Quintile	71.6	69.2	64.5	63.8	70.6
Fifth Quintile		35.7	42.3	42.9	40.0
Total	126.3	81.1	86.1	86.9	86.3

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Loan Loss Reserve / Total Loans by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	5.1	4.1	4.0	3.7	4.2
Second Quintile	3.6	2.8	2.8	2.8	2.9
Third Quintile	2.7	2.3	2.3	2.2	2.3
Fourth Quintile	1.9	1.9	1.8	1.8	1.9
Fifth Quintile		1.5	1.2	0.9	1.4
Total	3.2	2.4	2.4	1.8	1.9

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Return on Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	2.0	2.2	1.4	2.4	2.1
Second Quintile	0.4	0.8	1.0	1.5	0.9
Third Quintile	-0.4	0.6	0.7	1.2	0.6
Fourth Quintile	-2.6	0.3	0.5	0.8	0.4
Fifth Quintile		-0.4	0.0	0.5	-0.5
Total	-0.3	0.8	0.9	1.1	1.1

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Return on Equity by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	8.6	15.1	13.3	20.0	15.4
Second Quintile	2.6	6.7	8.2	12.4	7.7
Third Quintile	-1.5	4.3	6.1	10.2	5.0
Fourth Quintile	-34.0	2.5	4.6	7.0	3.1
Fifth Quintile		-4.6	0.5	3.7	-5.2
Total	-2.3	5.8	7.5	8.3	7.9

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Net Interest Margin by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	6.5	4.9	4.3	4.8	4.9
Second Quintile	4.6	4.2	3.8	4.1	4.1
Third Quintile	4.0	3.9	3.6	3.8	3.8
Fourth Quintile	3.3	3.5	3.3	3.6	3.5
Fifth Quintile		3.1	2.6	3.2	3.0
Total	4.3	3.9	3.6	3.6	3.6

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Efficiency Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	150.8	101.9	87.2	82.2	103.2
Second Quintile	97.2	85.3	75.2	60.5	84.2
Third Quintile	89.4	77.4	68.4	56.5	74.2
Fourth Quintile	74.0	69.0	61.2	48.4	64.8
Fifth Quintile		53.3	49.1	42.6	50.6
Total	98.6	75.8	68.3	56.1	60.2

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.



# Loans & Leases / Deposit by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	466.2	101.6	93.2	98.3	101.2
Second Quintile	91.8	88.9	81.3	92.7	88.2
Third Quintile	78.6	80.4	74.0	85.4	79.7
Fourth Quintile	72.0	73.1	64.0	71.6	71.9
Fifth Quintile		57.3	50.9	53.3	56.6
Total	83.0	80.2	73.4	85.2	82.9

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Loans & Leases / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	84.1	80.9	75.4	79.6	80.1
Second Quintile	72.3	73.1	67.7	73.0	72.4
Third Quintile	67.4	69.0	61.8	65.8	67.2
Fourth Quintile	54.7	62.8	54.6	58.0	61.1
Fifth Quintile		48.6	42.6	43.7	47.1
Total	69.3	66.5	60.7	66.1	65.3

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Brokered Deposits / Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	6.4	14.7	9.5	6.8	12.0
Second Quintile	0.0	4.0	3.3	1.9	3.3
Third Quintile	0.0	0.5	0.8	0.4	0.4
Fourth Quintile	0.0	0.0	0.1	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.8	4.0	2.7	2.3	2.5

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Noninterest Bearing Deposits / Total Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	34.0	36.0	26.2	27.8	34.8
Second Quintile	23.9	26.9	11.6	10.3	23.5
Third Quintile	16.7	19.3	8.9	7.3	14.0
Fourth Quintile	4.1	10.9	6.5	4.5	8.3
Fifth Quintile		4.2	3.3	2.3	3.3
Total	22.6	18.7	12.1	8.3	9.9

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# Pre-tax, Pre-provision Return on Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	1.8	2.7	2.2	3.2	2.6
Second Quintile	0.5	1.4	1.7	2.3	1.6
Third Quintile	0.1	1.0	1.3	1.8	1.2
Fourth Quintile	-2.0	0.7	1.0	1.6	0.7
Fifth Quintile		0.0	0.4	0.9	-0.1
Total	0.1	1.4	1.4	1.9	1.8

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.

# FHLB Advances / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through March 31, 2012**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	16	107	41	20	184
First Quintile	5.0	10.2	8.5	9.6	9.5
Second Quintile	0.3	2.8	4.0	5.3	3.3
Third Quintile	0.0	0.0	1.3	1.8	0.3
Fourth Quintile	0.0	0.0	0.1	0.2	0.0
Fifth Quintile		0.0	0.0	0.0	2.6
Total	1.6	2.4	3.2	5.1	4.6

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

\*\* Due to the small population in this category, it was divided into four equal sized groups.